

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | Rafael L Sanchez | Social Security number or ITIN | xxx-xx-3832 |
| | First Name Middle Name Last Name | EIN | -- |
| Debtor 2 | | Social Security number or ITIN | ---- |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | -- |
| United States Bankruptcy Court District of New Jersey | | | |
| Case number: 16-20402-SLM | | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Rafael L Sanchez

7/8/21

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Rafael L Sanchez
Debtor

Case No. 16-20402-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jul 08, 2021

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 40

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4). |
| # | Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 10, 2021:

| Recip ID | Recipient Name and Address |
|-----------|---|
| db | + Rafael L Sanchez, 412 Third Street, Union City, NJ 07087-4005 |
| cr | + Ajax Mortgage Loan Trust 2020-D, Mortgage-Backed S, c/o Gregory Funding LLC, PO Box 25430, Portland, OR 97298-0430 |
| cr | + FEDERAL NATIONAL MORTGAGE ASSOCIATION, Robertson Anschutz & Schneid, P.L., 6409 Congress Ave., Suite 100, Boca Raton, FL 33487, UNITED STATES 33487-2853 |
| cr | + Seterus, Inc. as authorized Subservicer for Federa, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927 |
| 519023027 | Ajax Mortgage Loan Trust 2020-D, c/o Gregory Funding LLC, PO Box 742334, Los Angeles, CA 90074-2334 |
| 519023028 | + Ajax Mortgage Loan Trust 2020-D, c/o Gregory Funding LLC, PO Box 742334, Los Angeles, CA 90074-2334, Ajax Mortgage Loan Trust 2020-D c/o Gregory Funding LLC 90074-2334 |
| 516203809 | Cach, LLC, 4340 S Monaco, Second Floor, Denver, CO 80237 |
| 516203812 | + Citibank, SD, Attn: Rubin and Rothman, LLC, 1787 Veterans Highway, Islandia, NY 11749-1500 |
| 516203817 | + Faloni & Associates, LLC, 165 Passaic Avenue, Ste. 301B, Fairfield, NJ 07004-3592 |
| 516441241 | + Federal National Mortgage Association, Seterus, Inc., PO Box 1047, Hartford, CT 06143-1047 |
| 516203818 | GE Money Bank, PO Box 98143, El Paso, TX 79998 |
| 518259126 | + Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9094 |
| 518259127 | + Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9741, Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094 Dallas, TX 75261-9094 |
| 516203823 | #+ RC Law Group, PLLC, 285 Passaic Street, Hackensack, NJ 07601-2726 |
| 516203824 | + Real Time Resolutions, 4909 Savarese Circle, Tampa, FL 33634-2413 |
| 516203827 | + Rubin and Rothman, Attorneys At Law, 190 North Avenue East, PO Box 8, Cranford, NJ 07016-0008 |
| 516203831 | + SETERUS INC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, Seterus, Inc., 14523 SW Millikan Way, Ste. 200, Beaverton, OR 97005 |
| 516203828 | + Seterus Inc, 8501 Ibm Dr, Bldg 201, 2dd188, Charlotte, NC 28262-4333 |
| 516203829 | Seterus, Inc., PO Box 7162, Pasadena, CA 91109-7162 |
| 516203834 | #+ Zwicker & Associates, PC, 1105 Laurel Oak Rd., Ste. 136, Voorhees, NJ 08043-4312 |
| 516203833 | + Zwicker & Associates, PC, 800 Federal Street, Andover, MA 01810-1067 |

TOTAL: 21

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|---|----------------------|--|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Jul 08 2021 20:20:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpreion03.ne.ecf@usdoj.gov | Jul 08 2021 20:20:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| cr | + EDI: BL-TOYOTA.COM | Jul 09 2021 00:18:00 | Toyota Motor Credit Corporation, Attn Becket & Lee, LLP, PO Box 3001 Dept., Malvern, PA 19355-0701 |
| 516203808 | EDI: BANKAMER.COM | Jul 09 2021 00:18:00 | Bank of America, PO Box 982238, El Paso, TX 79998 |
| 516203810 | + Email/PDF: resurgentbknofications@resurgent.com | Jul 08 2021 20:25:51 | CACH, LLC, 370 17th Street, Suite 5000, Denver, CO 80202-5616 |

District/off: 0312-2

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|-----------|---|----------------------|--|
| 516203811 | EDI: CAPITALONE.COM | Jul 09 2021 00:18:00 | Capital One Bank Usa NA, 15000 Capital One Dr, Richmond, VA 23238 |
| 516203819 | EDI: RMSC.COM | Jul 09 2021 00:18:00 | Home Depot, PO Box 103072, Roswell, GA 30076 |
| 516203813 | + EDI: CITICORP.COM | Jul 09 2021 00:18:00 | Citicards, PO Box 6241, Sioux Falls, SD 57117-6241 |
| 516203815 | EDI: DISCOVER.COM | Jul 09 2021 00:18:00 | Discover, PO Box 15162, Wilmington, DE 19880-1562 |
| 516203816 | EDI: DISCOVER.COM | Jul 09 2021 00:18:00 | Discover Financial Services, LLC, PO Box 15316, Wilmington, DE 19850 |
| 516203814 | EDI: DISCOVER.COM | Jul 09 2021 00:18:00 | Discover, P.O. Box 6011, Dover, DE 19903-6011 |
| 516220641 | EDI: DISCOVER.COM | Jul 09 2021 00:18:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 |
| 516203821 | + EDI: RMSC.COM | Jul 09 2021 00:18:00 | Home Depot, PO Box 105981, Dept. 51, Atlanta, GA 30348-5981 |
| 516203820 | + EDI: RMSC.COM | Jul 09 2021 00:18:00 | Home Depot, PO Box 105982, Dept. 51, Atlanta, GA 30348-5982 |
| 516203822 | + Email/Text: PBNCNotifications@peritusservices.com | Jul 08 2021 20:20:00 | Kohls, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096 |
| 516203825 | + Email/Text: bkdepartment@rtresolutions.com | Jul 08 2021 20:20:00 | Real Time Resolutions, 1750 Regal Row, Ste. 120, Dallas, TX 75235-2287 |
| 516203826 | Email/Text: bkdepartment@rtresolutions.com | Jul 08 2021 20:20:00 | Real Time Resolutions, P.O. Box 36655, Dallas, TX 75235-1655 |
| 516438909 | Email/Text: bkdepartment@rtresolutions.com | Jul 08 2021 20:20:00 | Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150, Dallas, Texas 75247-4029 |
| 516203832 | + EDI: RMSC.COM | Jul 09 2021 00:18:00 | Synco, 4125 Windward Plaza, Alpharetta, GA 30005-8738 |
| TOTAL: 19 | | | |

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|-----------|---------------|--|
| 516438910 | * | Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150, Dallas, Texas 75247-4029 |
| 516441336 | *P++ | SETERUS INC, PO BOX 619096, DALLAS TX 75261-9096, address filed with court.; Seterus, Inc., PO Box 1047, Hartford, CT 06143 |
| 516203830 | *P++ | SETERUS INC, PO BOX 619096, DALLAS TX 75261-9096, address filed with court.; Seterus, Inc., PO Box 2008, Grand Rapids, MI 49501-2008 |

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 10, 2021

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 8, 2021 at the address(es) listed below:

| Name | Email Address |
|-----------------------|--|
| Denise E. Carlon | on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com |
| Herbert B. Raymond | on behalf of Debtor Rafael L Sanchez herbertraymond@gmail.com raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.ra ymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemails789@gmail.com |
| Kevin Gordon McDonald | on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com |
| Kevin M. Buttery | on behalf of Creditor FEDERAL NATIONAL MORTGAGE ASSOCIATION kbuttery@moodklaw.com |
| Laura M. Eggerman | on behalf of Creditor FEDERAL NATIONAL MORTGAGE ASSOCIATION bkyecf@rasflaw.com bkyecf@rasflaw.com;legerman@rasnj.com |
| Marie-Ann Greenberg | magecf@magtrustee.com |
| Melissa N. Licker | on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper NJ_ECF_Notices@mccalla.com mccallaecf@ecf.courtdrive.com |
| Patrick O. Lacsina | on behalf of Creditor Seterus Inc. as authorized Subservicer for Federal National Mortgage Association (Fannie Mae), Creditor c/o Seterus, Inc. , PATRICK.LACSINA@GMAIL.COM |
| Robert P. Saltzman | on behalf of Creditor Ajax Mortgage Loan Trust 2020-D Mortgage-Backed Securities, Series 2020-D, by U.S. Bank National Association, as Indenture Trustee dnj@pbslaw.org |

TOTAL: 9